

Exhibit 3

PLEASE TAKE A MOMENT TO REVIEW THIS LOAN AGREEMENT CAREFULLY. YOU WILL BE REQUIRED TO ELECTRONICALLY SIGN IT. YOU WILL ALSO ELECTRONICALLY SIGN THE PAYMENT CHOICE AUTHORIZATION.

Loan # [REDACTED]

Agreement Date: 10/19/2017 Effective Date: 10/20/2017	Loan No #: [REDACTED] Loan Type: Installment Loan
Niizhwaaswi, LLC d/b/a <u>Loan At Last</u> P.O. Box 1193 Lac du Flambeau WI 54538	Name: Lori Fitzgerald Address: [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

We cannot commit to make a loan to you unless your completed application is approved by our underwriting department, located on the Tribe's Reservation.

TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
756.78 %	\$1,698.98	\$400.00	\$2,098.98

Your Payment Schedule will be:

Number of Payments	Payment Due	Payment Date
1	\$104.88	10/27/2017
1	\$104.88	11/13/2017
1	\$104.88	11/24/2017
1	\$104.88	12/8/2017
1	\$104.88	12/22/2017
1	\$104.88	1/5/2018
1	\$104.88	1/19/2018
1	\$104.88	2/2/2018
1	\$104.88	2/16/2018
1	\$104.88	3/2/2018
1	\$104.88	3/16/2018
1	\$104.88	3/30/2018
1	\$104.88	4/13/2018
1	\$104.88	4/27/2018
1	\$104.88	5/11/2018
1	\$104.88	5/25/2018
1	\$104.88	6/8/2018
1	\$104.88	6/22/2018
1	\$104.88	7/6/2018

Security Interest: You are giving us a security interest in your EFT authorization. If you do not authorize automatic payments from your bank account, you are not giving us a security interest.

Late Charge: If a payment is 5 days or more late, you will be charged \$20.

Prepayment: If you pay off early, you will not have to pay a penalty. See the terms of the Loan Agreement below for any additional information about nonpayment, default, any repayment in full before the scheduled date and prepayment penalties.

ITEMIZATION OF AMOUNT FINANCED: Amount Financed/Amount given to you directly \$400.00

SPECIAL NOTICES:

- **YOUR LOAN IS AN EXPENSIVE FORM OF BORROWING.**
- **YOU CAN SAVE FINANCE CHARGES BY PAYING OFF YOUR LOAN EARLY EITHER IN PART OR IN FULL.**
- **YOUR LOAN IS DESIGNED TO ASSIST YOU IN MEETING YOUR SHORT-TERM CASH NEEDS. IT IS NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS.**
- **NON-PROFIT CREDIT COUNSELING SERVICES ARE AVAILABLE IN YOUR COMMUNITY FOR CONSUMERS EXPERIENCING FINANCIAL PROBLEMS.**

In this Loan Agreement (this "Loan Agreement") the words "We", "Us" and "our" mean Niizhwaaswi, LLC d/b/a Loan At Last, an economic development arm of, instrumentality of, and a limited liability company wholly-owned and controlled by, the Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin (the Tribe), and any authorized representative, agent, independent contractor, affiliate or assignee We use in the provision of Your loan. "You" and "Your" means the consumer who signs the Agreement electronically. The term "business day" means any calendar day other than a Saturday, Sunday or a bank or federal holiday.

YOUR PROMISE TO PAY: You promise to pay Us, or any subsequent holder of this Agreement, the Amount Financed and finance charges according to the payment schedule in the Truth in Lending Disclosures plus all other amounts owed to Us under this Loan Agreement. You agree that Your finance charges will be calculated at the Annual Percentage Rate in the Truth in Lending Disclosures. All payments will be applied first to finance charges and fees and then to principal. If You prepay all or part of the principal amount due on Your loan, Your finance charges on the amount prepaid will be calculated as of the date Your next payment is due.

DISBURSEMENT: If Your Loan is approved, We will process disbursement of Your loan proceeds within one business day of the day Your loan is approved. You authorize Us to use commercially reasonable efforts to initiate a credit entry by depositing the proceeds of Your loan into Your Bank Account described in Your Disbursement and Payment Choice Authorization. The date that Your loan proceeds are deposited to Your Bank Account is the "Disbursement Date." Unavoidable delays that occur as a result of bank holidays, the processing schedule of Your individual bank, , inadvertent processing errors, "acts of God", and/or "acts of terror" may extend the time for the deposit and may cause a change in the Disbursement Date and Your Annual Percentage Rate ("APR") as disclosed herein. In the event that disbursement is delayed, the Disbursement Date will automatically adjust to the actual date of disbursement.

WHEN YOU BEGIN PAYING FINANCE CHARGE(S): You begin to accrue finance charge(s) for the loan on the Disbursement Date. The first Installment Period on the loan begins on the Disbursement Date and ends on the first Payment Due Date. Thereafter, each Installment Period begins on the first date following the Payment Due Date and ends on the next Payment Due Date. You will be charged finance charge(s) on the entire Installment Period beginning on the first day of the Installment Period. In calculating Your payments, We have assumed You will make each payment on the day and in the amount due as outlined within Your payment schedule. If any payment is made before the Payment Due Date, the finance charge(s) are due for the entire Installment Period and no refund shall be made for the finance charge(s) charged for the Installment Period. Time is of the essence, which means that there are no grace periods for when payments must be made.

ASSIGNMENT: This Loan Agreement may not be assigned by you. We may assign or transfer this Loan Agreement and our related rights and obligations without notice to you and your consent is not required if we make such an assignment or transfer.

PAYMENTS: You are required to make the payments for each Installment Period on or before the payment due dates in Your payment schedule ("Payment Due Dates"). If You would like to repay Your loan according to a payment plan other than as set forth herein, You must contact a customer service representative no later than three (3) days prior to Your next scheduled Payment Due Date to make those payment schedule modifications if you would like them in effect for the

ELECTRONIC PAYMENT: If you elect to pay your payments electronically, then your payment plus any NSF, Late or Refused Instrument Charge fees due to Us, if applicable, will be debited electronically from Your Bank Account on each Payment Due Date as set forth in your payment schedule below (see "**DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION.**"). You may revoke your payments by contacting customer service at (844)363-2288 or emailing us at customerservice@loanatlast.com. Please note, if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for Us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s).

PAYMENT BY CHECK: : If You elect to pay by check, then you agree to repay all amounts due pursuant to this Agreement via check. All mailed payments must reach Us by 4:00 pm Central Time on or before the Payment Due Date. If You provide a check as a payment, You authorize Us either to use information from Your check to make a one-time electronic fund transfer from Your account or to process the payment as a check transaction. When We use information from Your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day that We receive Your payment, and You will not receive Your check back from Your financial institution.

PREPAYMENT: You may prepay all or part of the amount You owe Us at any time before the Maturity Date without penalty. If You prepay in full, You must pay the finance charge(s) accrued on Your Loan and all other amounts due up to the date of Your next scheduled payment. If you wish to prepay Your loan, then You must contact a customer service representative at (844)363-2288 to obtain an accurate payoff amount and either provide Us with authorization to effect a debit entry to Your bank account for the prepayment, or otherwise advise Us of your intended method of prepayment. If You prepay all or part of the principal amount due on Your loan, Your finance charges on the amount prepaid will be calculated as of the date of Your next scheduled payment.

LATE CHARGE: You agree to pay a late charge of \$20 if a payment is 5 days or more late. If you authorized debits from Your Bank Account in Your Disbursement and Payment Choice Authorization, You agree that We may debit Your Bank Account, as applicable, for any late charges.

REFUSED INSTRUMENT CHARGE: If your payment method is stopped, denied or otherwise dishonored, then you agree to pay Us a fee of \$30. If you authorized debits from either Your Bank Account or debit card in Your Disbursement and Payment Choice Authorization, You agree that we may debit Your Bank Account or debit card, as applicable, for any refused instrument charges. Your refused instrument may also cause Your payment to be late which could result in Your having to also pay a late charge.

VERIFICATION: You authorize Us to verify the information You provided to Us in connection with Your Loan application. You give Us consent to obtain information about You from consumer reporting agencies or other sources at any time. We reserve the right to withhold funding of this Loan, at any time prior to disbursement, to allow Us to verify the information You have provided to Us.

CREDIT REPORTING: We may report information about Your loan to consumer reporting agencies. Late payments, missed payments, or other reportable events may be reflected on Your credit report.

CANCELLATION: You may cancel Your payment obligations under this Loan Agreement, without cost or finance charges, no later than 4:00 p.m. Central Time of the next business day immediately following the Disbursement Date ("Cancellation Deadline"). Your right to cancel Your loan only applies if Your loan either hasn't funded or, if it has, the funds are returned to Us as explained below. To cancel Your payment obligations on this loan, You must inform Us **in writing**, by or before the Cancellation Deadline, either by email to customerservice@loanatlast.com or by fax at (844)676-8549, that You want to cancel the future payment obligations on this loan. If We timely receive Your written notice of cancellation on or before the Cancellation Deadline but **before** the loan proceeds have been deposited into Your Bank Account, then We will not debit Your Bank Account and both Your and our obligations under this Loan Agreement will be rescinded. However, if We timely receive Your written notice of cancellation on or before the Cancellation Deadline but **after** the loan proceeds have been deposited into Your Bank Account, then You authorize Us to effect a debit to Your Bank Account or Your debit card as You chose in Your Disbursement and Payment Choice Authorization for the principal amount of this Loan Agreement. If We receive payment of the principal amount via the debit, then both Your and Our obligations under this Loan Agreement will be rescinded. If We do not receive payment of the principal amount by debit to Your Bank Account or Your debit card, then this Loan Agreement will remain in full force and effect.

DEFAULT: You will be in default under this Agreement if You do not pay Us a scheduled payment or any other amounts You owe Us when due or Your chosen payment method is stopped, denied or otherwise dishonored. If You default on

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Your loan, We can choose to declare all principal, finance charges and other amounts that You owe Us to be immediately due and payable as if You had defaulted. You authorize debits from Your Bank Account to ensure that We can debit Your Bank Account or debit card, as applicable, for the full amount that You owe Us. Additionally, if You do not cooperate with Us on repaying Your debt to Us We may submit Your name to a collection agency and We may also report the incident to a consumer reporting agency database. This may negatively impact Your ability to write checks or to receive loans or advances from other companies.

CONSEQUENCES OF DEFAULT: Upon a default by You under this Agreement, We may, at our sole option, take any one or more of the following actions:

a) Agree to permit you to cure a payment default before the loan goes into collection by modifying your Loan Schedule and/or payment amounts (a "Cure arrangement"). This option is not available for all customers and/or all loan products. If We agree to a Cure arrangement and you fail to honor its terms, then we will have the right, at our sole discretion, to terminate the Cure arrangement and immediately and without notice declare the entire unpaid principal balance and all accrued unpaid finance charge(s) and fees immediately due under your Loan ("Accelerate your Loan");

b) automatically and without further action or notice Accelerate your Loan and require you to immediately pay us all amounts due and owing pursuant to such Acceleration;

c) if you have elected to repay your Loan electronically, we may automatically and without further action or notice withdraw from your designated account(s) an amount equal to the amount owed and unpaid as of Your last scheduled payment date up to an amount equal to the amount owed if we have Accelerated your loan; and

d) Pursue all legally available means to collect what you owe Us.

By electing any one of these options, we do not waive or release our right to subsequently elect and apply any other options to collect the amounts due and owing to Us.

GOVERNING LAW: The laws of the Tribe will govern this Loan Agreement, without regard to the laws of any state or other jurisdiction, including the conflict of laws rules of any state. You agree to be bound by Tribal law, and in the event of a bona fide dispute between you and us, Tribal law shall exclusively apply to such dispute.

SOVEREIGN IMMUNITY: This Loan Agreement and all related documents are being submitted by You to Us as an economic arm, instrumentality, and limited liability company of the Tribe. The Tribe is a federally-recognized American Indian Tribe and enjoys governmental sovereign immunity. Because We and the Tribe are entitled to sovereign immunity, You will be limited as to what claims, if any, You may be able to assert against the Tribe and Us. To encourage resolution of consumer complaints, any complaint may be submitted by You or on Your behalf to the Tribe for review as described below.

PRESERVATION OF SOVEREIGN IMMUNITY: : It is the express intention of the Tribe and Us operating as an economic arm of the Tribe, to fully preserve, and not waive either in whole or in part, exclusive jurisdiction, sovereign governmental immunity, and any other rights, titles, privileges, and immunities, to which We and the Tribe are entitled. To protect and preserve the rights of the parties, no person may assume a waiver of sovereign immunity. No waiver is or can be made except by express written declaration of the Tribe's Tribal Council specifically authorizing a waiver for the matter in question. No such waiver has been made with respect to either Your Loan Agreement or Your Disbursement and Payment Choice Authorization.

TRIBAL HOTLINE: If You have already contacted Customer Service in an attempt to resolve an issue or concern and still need additional assistance, please contact the Lac du Flambeau Tribal Hotline at 1-855-588-8100 between the hours of 9am and 5pm Central Time.

TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION

As an accommodation to consumers, the Tribe has established the following Tribal Dispute Resolution Procedure to receive, review, and consider any and all types of complaints made by or on behalf of our consumers. A consumer who, in the course of his or her otherwise lawful and proper use of our business, has concerns about the operation of any part of Us or who otherwise believes himself or herself to be aggrieved by some aspect of any part of our operation shall direct his or her concerns in the first instance to our management, in writing at customerservice@loanatlast.com or by fax at (844) 676-8549. A consumer's complaint to Us shall be considered similar in nature to a petition for redress submitted to a sovereign government, without waiver of sovereign immunity and exclusive jurisdiction, and does not create any binding procedural or substantive rights. We will investigate the consumer's complaint and provide Our initial determination as soon as is reasonably practicable. In the event that the consumer is dissatisfied with Our initial determination, then he or she may request review of our initial determination by submitting such request in writing to the Tribal Financial Services Regulatory Authority ("Authority") at P.O. Box 25, Lac du Flambeau, WI 54538 no later than 90 days after receiving our initial determination.

The Authority may offer the consumer an opportunity to be heard and the consumer may be represented by legal counsel at his or her own expense. If a hearing is granted, it will take place no less than 10 days and no more than 60 days after the Authority receives the consumer's written request. The Authority will notify the consumer in writing with its opinion regarding Our initial determination.

A consumer may appeal an Authority opinion by filing a written appeal to the Tribal Court within 20 days of receiving the Authority's final written opinion in accordance with the rules of court and procedures of the Lac du Flambeau Tribal Court.

THIS DISPUTE RESOLUTION OPPORTUNITY IS INTENDED AS THE SOLE DISPUTE RESOLUTION MECHANISM FOR DISPUTES AND CLAIMS ARISING

The words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to this Tribal Dispute Resolution Provision, ("this Provision"), the validity and scope of this Provision and any claim or attempt to set aside this Provision; (b) all U.S. federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement, the information You gave Us before entering into this Loan Agreement, including the customer information application, and/or any past Loan Agreement or Agreements between You and Us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by Us against You, including claims for money damages to collect any sum We claim You owe Us; (g) all claims asserted by You individually against the Tribe, Us and/or any of our employees, agents, directors, officers, governors, managers, members, parent company or affiliated entities (collectively, "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on Your behalf by another person; (i) all claims asserted by You as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against Us and/or related third parties ("Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by Us or related third parties of any non-public personal information about You.

All disputes including any Representative Claims against Us and/or related third parties shall be resolved by the Tribal Dispute Resolution Procedure in this Provision only on an individual basis with You. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their dispute and setting forth the subject of the dispute along with the relief requested

This Provision is binding upon and benefits You, Your respective heirs, successors and assigns. This Provision is binding upon and benefits the Tribe, Us, our successors and assigns, and related third parties. This Provision continues in full force and effect, even if Your obligations have been paid or discharged through bankruptcy. This Provision survives any cancellation, termination, amendment, expiration or performance of any transaction between You and Us and continues in full force and effect unless You and We otherwise agree in writing.

THIS TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION MEANS THAT:

**" YOUR RIGHT TO FILE SUIT AGAINST US FOR ANY CLAIM OR DISPUTE REGARDING THIS AGREEMENT IS LIMITED BY THIS PROVISION AND SOVEREIGN IMMUNITY.
" YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.
" YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; AND
" YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT OR ARBITRATION FILED AGAINST US AND/OR RELATED THIRD PARTIES.**

For purposes of this Tribal Dispute Resolution Provision, including the waiver of jury trial, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to this Tribal Dispute Resolution Provision, (this Provision), the validity and scope of this Provision and any claim or attempt to set aside this Provision; (b) all Tribal, U.S. federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement, the information you gave us before entering into this Loan Agreement, including the customer information application, and/or any past Loan Agreement or Agreements between you and us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any Tribal, state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against the Tribe, Us and/or any of Our employees, agents, directors, officers, governors, managers, members, parent company or affiliated entities (collectively, "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties ("Representative Claims"); (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you; (k) all claims related to or arising from loan extensions or payment plans; (l) all claims related to collections, privacy, and customer information; and/or (m) all claims, disputes, or controversies involving the parties to this Loan Agreement and our employees and agents, including but not limited to consultants, banks, payment processors, software providers, data providers, and credit bureaus.

All disputes including any Representative Claims against us and/or related third parties shall be resolved by the Tribal Dispute Resolution Procedure in this Provision only on an individual basis with you. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their dispute and setting forth the subject of the dispute along with the relief requested

This Provision is binding upon and benefits you, your respective heirs, successors and assigns. This Provision is binding upon and benefits the Tribe, us, our successors and assigns, and related third parties. This Provision continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. This Provision survives any cancellation, termination, amendment, expiration or performance of any transaction between You and Us and continues in full force and effect unless you and we otherwise agree in writing.

THIS TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION MEANS THAT:

**• YOU ARE CONSENTING TO THE JURISDICTION OF THE TRIBE AND ARE AGREEING TO BE BOUND BY THE TRIBAL DISPUTE RESOLUTION PROCEDURE IN SECTION 10 OF THE CODE.
•YOUR RIGHT TO FILE SUIT AGAINST US FOR ANY CLAIM OR DISPUTE REGARDING THIS LOAN AGREEMENT IS LIMITED BY THIS PROVISION AND SOVEREIGN IMMUNITY.
•YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.
•YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT OTHER THAN THE TRIBAL COURT IN ACCORDANCE WITH THE DISPUTE RESOLUTION PROCEDURE, TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; AND
•YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT OR ARBITRATION FILED AGAINST US AND/OR RELATED THIRD PARTIES.**

The following terms and conditions govern electronic communications in connection with this Loan Agreement and the transaction evidenced by this Loan Agreement (this Consent). By electronically signing this Loan Agreement by clicking the "I AGREE" button and entering Your name below, You are confirming that You have agreed to the terms and conditions of this Consent and that You have the ability to download or print a copy of this Consent for Your records. You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, this Loan Agreement, this Consent, disclosures, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, and transaction information (collectively, Communications), may be sent to you electronically by sending it to you by e-mail or by posting the information at our web site, www.loanatlast.com.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You may obtain a copy of any Communication by contacting us at www.loanatlast.com, writing to us at customerservice@loanatlast.com, or by calling us at (844)363-2288. You also can withdraw your consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. If you choose to receive Communications in paper or non-electronic form, we may elect to terminate this Loan Agreement and demand payment of the amount then due by the date of your withdrawal of consent; or by the expiration of any minimum term mandated by law, whichever is later.
- You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us or sending us an e-mail, using secure messaging, at least 5 days before the change.
- In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet. Microsoft Internet Explorer 6 or equivalent browser and above supports this feature. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). You must have your own Internet service provider. We may amend (add to, delete or change) the terms of this Consent to electronic communication by providing you with advance notice.

CONSENT TO RECEIVE TEXT MESSAGES

- As used in this text consent, "Text Message" means any text messaging communication from Us to You pertaining to Your loan, including but not limited to payment information, account information, due dates, delinquent accounts, and program updates relating to Your loan, but excluding advertising or telemarketing Text Messages. All Text Messages from Us in electronic format to You will be considered "in writing."
- You consent to receiving Text Messages at any phone number You have provided to Us, our assignee(s), or anyone trying to collect on the loan. You consent to Text Messages using an automatic telephone dialing system or an artificial or prerecorded voice.
- How To Unsubscribe: You may withdraw your consent to receive Text Messages by calling us at (844)676-8550 or emailing us at customerservice@loanatlast.com. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive Text Messages. We will not impose any fee upon you to process the withdrawal of your consent to receive Text Messages. Any withdrawal of your consent to use Text Messages will be effective only after we have a reasonable period of time to process your withdrawal.
- In order to access, view, and retain Text Messages that we make available to you, you must have: (1) a Text Message-capable mobile phone, (2) an active mobile phone account with a communication service provider; and (3) sufficient storage capacity on your mobile phone.
- To request additional information, contact us by telephone at (844)676-8550

- The services are available from most of the carriers that offer Text Messaging. Consult your mobile service carrier to confirm that they offer Text Messaging.
- There is no service fee for Text Messages but you are responsible for all charges imposed by your communications service provider, such as fees associated with Text Messaging. Consult your mobile service carrier's pricing plan to determine the charges for sending and receiving Text Messages. These charges will appear on your phone bill. Message frequency depends on account settings.
- You agree that we may send any Text Messages related to your loan through your communication service provider in order to deliver them to you and that your communication service provider is acting as your agent in this capacity. You agree to indemnify, defend and hold us harmless from and against all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance relating to Text Messages. Your obligation under this paragraph shall survive termination of this Loan Agreement. You agree that Text Messages are provided for your convenience only.
- Receipt of each Text Message may be delayed or impacted by factors pertaining to your communications service provider. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Text Messages sent by us.
- We may modify or terminate our Text Messaging services from time to time, for any reason, with or without notice, and without liability to you, any other user or third party.

CONSENT TO RECIVE TELEPHONE CALLS

By electronically signing this Loan Agreement by clicking the "I AGREE" button and entering your name below, you consent to receiving calls pertaining to your loan, including but not limited to payment information, account information, due dates, delinquencies, program updates relating to your loan, and collection efforts, at any phone number you have provided to us, our assignee(s), or anyone trying to collect the loan. You consent to calls using an automatic telephone dialing system or an artificial or prerecorded voice.

CONSENT TO RECEIVE ADVERTISING OR TELEMARKETING TEXT MESSAGES AND TELEPHONE CALLS

By electronically signing this Loan Agreement by clicking the "I AGREE" button and entering Your name below, You consent to receiving calls pertaining to Your loan, including but not limited to payment information, account information, due dates, delinquencies, program updates relating to Your loan, and collection efforts, at any phone number You have provided to Us, our assignee(s), or anyone trying to collect on the loan. You consent to calls using an automatic telephone dialing system or an artificial or prerecorded voice.

Lori Fitzgerald
Customer Signature

Signing this section will be deemed to be Your signature acknowledging Your consent to receive advertising and telemarketing Text Messages and telephone calls as described above to Your mobile phone at (434)760-0770.

You are not required to consent to advertising or telemarketing Text Messages or calls to obtain credit or other services from us. At any time, you may withdraw your consent to receive advertising or marketing Text Messages or marketing calls to the mobile number provided by calling us at (844)363-2288 or emailing us at customerservice@loanatlast.com.

You understand that: any Text Messages we send you may be accessed by anyone with access to your Text Messages; and your mobile phone service provider may charge you fees for Text Messages that we send you, and you agree that we shall have no liability for the cost of any Text Messages.

SIGNATURE AND ACCEPTANCE OF ALL TERMS AND CONDITIONS

BY ENTERING YOUR NAME AND CLICKING THE "I AGREE" BUTTON AT THE BOTTOM OF THIS AGREEMENT, YOU ARE ELECTRONICALLY SIGNING THIS LOAN AGREEMENT AND AGREEING TO ALL THE TERMS OF THIS LOAN

- THE TRIBAL DISPUTE RESOLUTION PROCEDURES PROVISION
- THE CONSENT TO ELECTRONIC COMMUNICATIONS
- THE CONSENT TO RECEIVE TEXT MESSAGES

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS LOAN AGREEMENT FOR YOUR RECORDS.

10/19/2017

Lori Fitzgerald

Customer Signature

**DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION for Niizhwaaswi, LLC d/b/a
Loan at Last**

Loan #: [REDACTED]

REVIEW VERY CAREFULLY BEFORE EXECUTING THE LOAN AGREEMENT

DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION

By electronically signing this Disbursement and PAYMENT CHOICE Authorization below, You voluntarily authorize Us to initiate disbursement credits and payment debits You have authorized. This Disbursement and PAYMENT CHOICE Authorization is a part of and relates to the Loan Agreement dated 10/19/2017 (the "Loan Agreement"). The words "You" and "Your" mean the borrower who has electronically signed this Disbursement and PAYMENT CHOICE Authorization. The words "We", "Us" and "our" mean Niizhwaaswi LLC d/b/a Loan at Last and our successors and assigns.

Disbursements to Your Bank Account. Unless otherwise agreed, disbursement credits of your loan proceeds will be made to the following bank account ("Your Bank Account"):

Bank Name:	[REDACTED]
Transit ABA Number:	[REDACTED]
Deposit Account Number:	[REDACTED]

We will make these disbursement credits by using any commercially available method We choose, such as (but not limited to) Automated Clearing House (ACH) entries, wire transfers, or transactions through Your debit card accessing Your Bank Account. As a data security measure, You will separately provide Us with Your debit card information.

Your PAYMENT CHOICE AUTHORIZATION

Payment from Your Bank Account. You authorize Us, and our successors and assigns to process payment debit entries out of Your Bank Account by using any commercially available methods We choose, such as (but not limited to) ACH entries, "remotely created checks" or transactions through Your debit card accessing Your Bank Account. You specifically authorize Us to use any of these methods to process debit entries from Your Bank Account for all payments due under this Loan Agreement in a sum equal to Your payment amount due under the Loan Agreement; provided, however, that You preauthorize Us to vary the amount of any debit entry on each Payment Due Date as needed to adjust a payment due on the Loan to reflect: (1) any payment You make; (2) any amounts You still owe under this Agreement on the final scheduled Payment Due Date; and, (3) for any late, returned item charges, nonsufficient fund fees and other fees imposed under the Loan Agreement.

Number of Payments	Payment Due	Payment Date
1	\$104.88	10/27/2017
1	\$104.88	11/13/2017
1	\$104.88	11/24/2017
1	\$104.88	12/8/2017
1	\$104.88	12/22/2017
1	\$104.88	1/5/2018
1	\$104.88	1/19/2018
1	\$104.88	2/2/2018

1	\$104.88	2/16/2018
1	\$104.88	3/2/2018
1	\$104.88	3/16/2018
1	\$104.88	3/30/2018
1	\$104.88	4/13/2018
1	\$104.88	4/27/2018
1	\$104.88	5/11/2018
1	\$104.88	5/25/2018
1	\$104.88	6/8/2018
1	\$104.88	6/22/2018
1	\$104.88	7/6/2018
1	\$106.26	7/20/2018

If You are in default, You authorize Us to process one or more debit entries to pay all principal, finance charges and other amounts due to Us as provided in the Loan Agreement. You authorize Us to re-process debit entries for the same amounts if any attempted payment transaction is dishonored.

We will provide you with 10 days' notice prior to processing a preauthorized debit entry that varies from the scheduled amounts detailed above, unless the variance results from your request and your new authorization for us to change the amount of your payments going forward.

YOU MAY REVOKE YOUR AUTHORIZATION TO AUTOMATIC PAYMENTS AT ANY TIME BY CONTACTING US DIRECTLY AT (844)363-2288 OR customerservice@loanatlast.com. Please note, if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for Us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). For the purposes of these disclosures, our business days are Monday – Friday 7:00am-6:00pm CT. YOU UNDERSTAND THAT REVOKING YOUR AUTHORIZATION DOES NOT RELIEVE YOU OF THE RESPONSIBILITY OF PAYING ALL AMOUNTS DUE IN FULL THAT ARE OWED BY YOU UNDER THE LOAN AGREEMENT.

PLEASE NOTE, YOU ARE NOT REQUIRED TO AUTHORIZE THIS PAYMENT CHOICE AUTHORIZATION OPTION IN ORDER TO BE FUNDED YOUR LOAN. IF YOU PREFER TO PAY VIA MANUAL PAYMENTS, PLEASE CONTACT CUSTOMER SERVICE AT 1-844-363-2288 TO SET UP THIS ALTERNATE PAYMENT OPTION. IF YOU CHOOSE TO PAY VIA MANUAL PAYMENTS, YOUR LOAN WILL NOT BE FUNDED UNTIL AFTER YOU HAVE SUCCESSFULLY CONTACTED CUSTOMER SERVICE AND HAVE COMPLETED A LOAN AGREEMENT WITH MANUAL PAYMENTS AS YOUR PAYMENT CHOICE. MANUAL PAYMENTS INCLUDE PAYMENT BY CASHIERS CHECK OR MONEY ORDER. BY TYPING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION AND AGREEING TO ALL THE TERMS OF THIS AUTHORIZATION. YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION FOR YOUR RECORDS.

ERROR RESOLUTION NOTICE: In the event (i) you have a question about an electronic transfer or if (ii) you find an error, you must telephone us at (844) 363-2288, email us at customerservice@loanatlast.com, or contact us by mail at PO Box 1193, Lac du Flambeau, WI, 54538. We must hear from you no later than sixty (60) days after the FIRST debit or credit that is the basis of the problem or error. (1) Tell us your name and account number (if any); (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. For errors involving new accounts, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

CONFIDENTIALITY: We will disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant; or (3) in order to comply with a government agency or court orders; or (4) as described in our privacy notice, provided separately.

BY TYPING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION AND AGREEING TO ALL THE TERMS OF THIS AUTHORIZATION.

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD AND/OR PRINT A FULLY COMPLETED COPY OF THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION FOR YOUR RECORDS.

[I AGREE]

Lori Fitzgerald
Customer Signature
66.87.80.79

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Please type your name above

PRIVACY POLICY

Rev. November 2012

FACTS WHAT DOES Niizhwaaswi, LLC d/b/a Loan at Last DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. This notice tells you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and checking account information • Payment history and income
How?	All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reason Niizhwaaswi, LLC d/b/a Loan at Last chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Niizhwaaswi, LLC d/b/a Loan at Last Funding share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DO NOT SHARE
For our affiliates everyday business purposes information about your transactions and experiences	YES	NO
For our affiliates everyday business purposes information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call (844)363-2288 or • Visit us on the web at www.loanatlast.com • Contact us via email at customerservice@loanatlast.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (844)363-2288 or go to www.loanatlast.com

Who we are:	
Who is providing this notice?	Niizhwaaswi, LLC d/b/a Loan at Last a business entity of the Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin (the "Tribe"), is providing this privacy policy.

What we do: Case 3:20-cv-00044-NKM-JCH Document 63-3 Filed 02/16/21 Page 12 of 12	
How does Niizhwaaswi, LLC d/b/a Loan at Last protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures. These measures include computer safeguards and secured files and buildings.
How does Niizhwaaswi, LLC d/b/a Loan at Last collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ●Apply for a loan ●Give us your income information ●Tell us where to send the money ●Provide account information ●Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>You have the right to limit only</p> <ul style="list-style-type: none"> ●sharing for affiliates everyday business purposes information about your creditworthiness ●affiliates from using your information to market to you ●sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions:	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ●<i>Our affiliates include other business entities of the Lac du Flambeau Band of Lake Superior Chippewa Indians of Wisconsin (the "Tribe")</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with include service providers, data processors, and advertisers.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● Niizhwaaswi, LLC d/b/a Loan at Last <i>does not jointly market.</i>